



GROWING STRONG

with the MDHE

MDHE

Missouri Department of Higher Education

*Building Missouri's future...
by degrees*

The Farmers Market: An overview of your state agency's services

Presented by
Amanda Brown & Jillian Pawliczak



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Today's Agenda

- Overview of the MDHE
- Updates on MDHE services
- What's NEW at the MDHE
 - Default fee
 - Lender of Last Resort (LLR) Program
 - MODEL Direct/ATOM
 - High School Counselor Advisory Committee
 - New publications
 - Model search



Our Mission

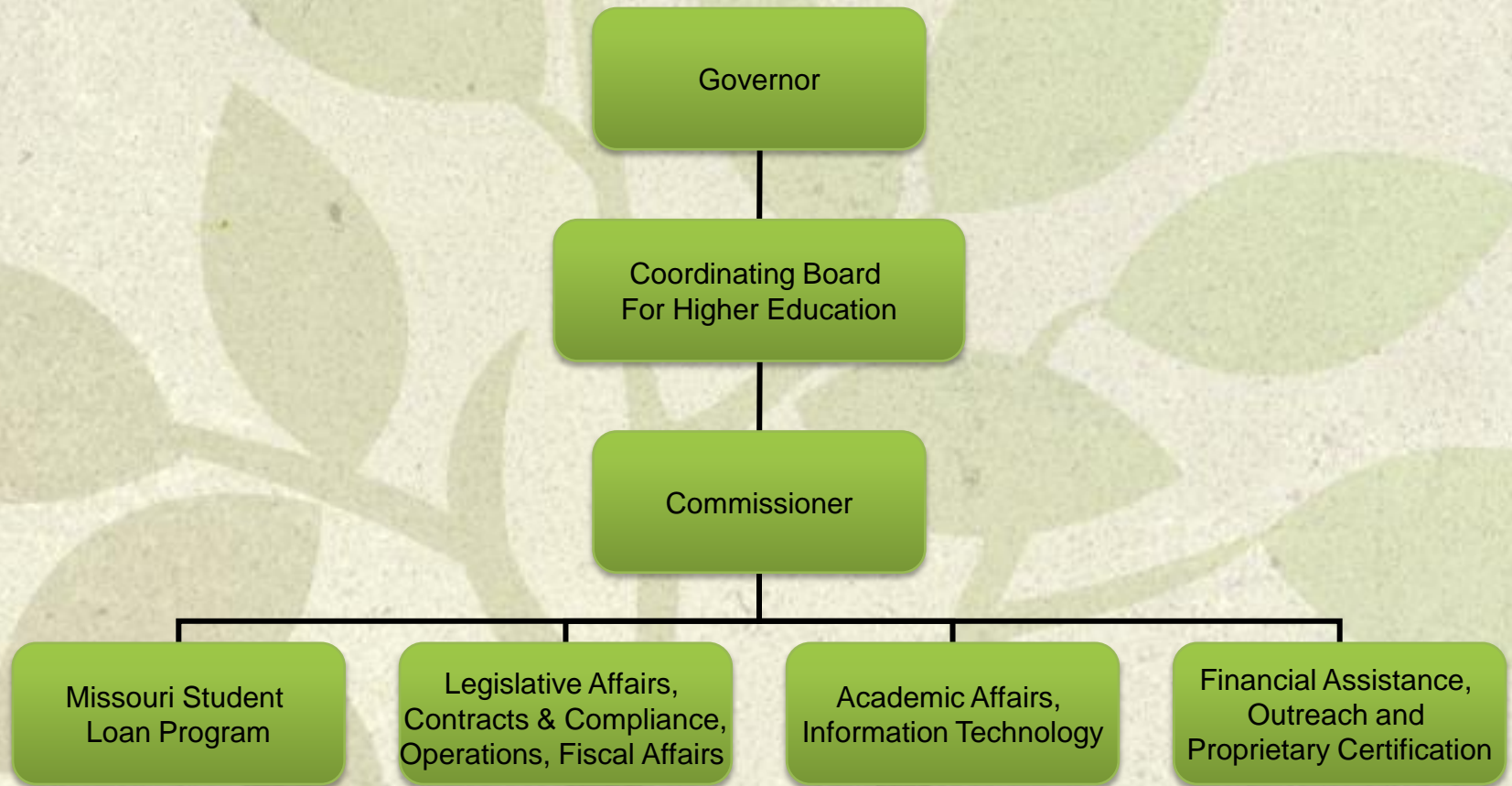
To deliver an affordable, quality, coordinated postsecondary education system and increase successful participation, benefiting all Missourians.

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Students and Parents

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Student Loans

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- [Applying for a Student Loan](#)
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- [Loans for Parents](#)
- [Choosing the Right Lender](#)
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Grants and Scholarships

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- [Access Missouri Program](#)
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- [Participating Schools \(Word\)](#)
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Borrowers

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News Releases:
— News Releases
— Sign Up for News Releases

Newsletters:
— *The MDHE Digest*

- Staff Contact for Media
- FY 2007 Annual Report (pdf)
- FY 2006 Annual Report (pdf)
- FY 2005 Annual Report (pdf)
- FY 2004 Annual Report (pdf)
- Quick Facts, January 2006 (pdf)
- Quick Facts - Affordability, March 2007 (pdf)
- Monthly Reminder Service

Proprietary School Certification

- Overview
- Initial Certification
- Exemption
- Substantive Changes Reporting
- Operating Standards
- Certification Regulation
- MO Statutes for Certification
- Guidelines for Student Record Forms
- Closed School Information
- Public Information
- Statistical Summary 2004-2005 Edition
- Contact Information
- Annual Recertification

Legislative & Budget

- Legislative Updates & Events
- FY 2009 Higher Education Budget Status
- FY 2009 MDHE Budget Book
- SB 389 Implementation Update
- Institutional Cost Containment Practices
- Historical State Appropriations to Missouri Public Institutions
- For More Information:
 - Missouri House and Senate Joint Bill Tracking
 - Missouri Senate
 - Missouri House of Representatives

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Links/Resources

Students

- *Accreditation*
- *Reciprocal Programs*
- *Questions and Concerns*
- *Tuition and Fees*

Institutions

- *Academic Program Actions*
- *Assessment*
- *P-20*
- *Transfer and Articulation*
 - 2008 Transfer Conference
- *Midwest Student Exchange Enrollment Reporting*
- *Curriculum Alignment Initiative*

Researchers

- *Accountability*
- *Improving Teacher Quality Grant*
- *Mathematics, Engineering, Technology, and Science (METS)*
- *Research and Statistics*

Policies and Guidelines

- *Admissions Selectivity*
- *Criteria and Standards for Approval of Residency Centers*
- *Credit Transfer*
 - *Principles of Good Practice for Transfer and Articulation*
 - *Frequently Asked Questions*
- *Dual Credit*
 - *Principles of Good Practice for Dual Credit Policy*
 - *Institutions Compliant with Dual Credit Policy*
- *Lower Division Coursework, Lower Division Certificate, and Associate Degree Delivery*
- *Recommended High School Core Curriculum*
- *Review of Academic Program Proposals*
 - *Clarifying Comments for the Review of Academic Program Proposals*
- *Student Residency*
- *Policy on Higher Education Student Funding Act Implementation*

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Who are our customers?

1. Students and their families
2. Parents
3. Missouri taxpayers & citizens
4. Legislators
5. Postsecondary institutions
6. Lenders & servicers
7. High school counselors
8. Other audiences



MDHE Services Updates



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MDHE's Guarantor Ranking

- Released by U.S. Department of Education
 - MDHE was ranked among top national guarantors for collections and recovery rate
- Ranked 3rd for non-consolidation collection totals
 - 12.51% recovery rate
 - \$24,200,588 collected in FFY08
 - Rehabilitation program successful
- Ranked 8th for overall recovery totals
 - 14.13% recovery rate
 - \$27,340,420 collected in FFY08



Training & Speakers Bureau

- 2008 Spring Workshops
 - 85 total attendees across 5 locations
 - More than 200 manuals distributed
 - Plan to repeat 5 locations in 2009
- 60 Speakers Bureau requests for SFY08
 - Requests from FAOs or B2B = 55%
 - Requests from community groups or high schools = 36%
 - Requested to present at national conferences
 - NASFAA
 - MASFAA



MDHE's Monthly Digest

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Missouri News

National News

Default Prevention

Training & Events

What's New

Compliance Q&A


Product News

Staff News

MDHE Home

The Missouri Department of Higher Education has developed an email distribution list to deliver information to the higher education community in a timely manner. The MDHE will use the e-distribution list to notify participants about the availability of the monthly online newsletter, late-breaking news, and operational issues.

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E-Distribution List for MDHE Digest and Other Services

The Missouri Department of Higher Education (MDHE) has developed an email distribution list to deliver information to the higher education community in a timely manner. The MDHE will use the e-distribution list to notify participants about the availability of the monthly online newsletter, late-breaking news, and operational issues.

To subscribe to the e-distribution List, please answer the questions below regarding your audience type and information needs. Your response will assist the MDHE in providing you with the types of information you desire. There is no limit on the number of recipients from any one institution. Once you have successfully subscribed, the MDHE will send you a confirmation email, including the link to this page so you can unsubscribe or change your information options in the future.

☐ Subscribe
☐ Re-Subscribe with New Options
☐ Unsubscribe

Name:

Institution:

Email Address:

☐ Postsecondary Institution
☐ Lending Institution
☐ High School
☐ Guarantor
☐ Other

☐ Yes, send me notification of the availability of the online newsletter.
☐ Yes, send me email regarding operational memorandums (e.g., regulation and *Common Manual* policy updates and processing issues).
☐ Yes, send me email about the ATOM (Automated Transfer of Money) program.
☐ Yes, send me information about new or update products and services (e.g., new software and reports available from the MDHE).

E-Distribution Messages

FW: 2008-2009 Access Missouri Information - Message (HTML)


Message Developer

Reply Reply to All Forward Delete Move to Create Other Actions Block Sender Safe Lists Categorize Follow Up Mark as Unread Find Related Select Find

From: Baker, Wendy
To: DHE Client Reps; DHE Annex; DHE State Programs
Cc:
Subject: FW: 2008-2009 Access Missouri Information

Sent: Fri 8/8/2008 12:04 PM

From: Missouri Department of Higher Education
Sent: Friday, August 08, 2008 12:02 PM
Subject: 2008-2009 Access Missouri Information



2008-2009 Access Missouri Information

The Missouri Department of Higher Education (MOHE) recently sent an e-distribution message with the tentative fall 2008 payment processing schedule. As we prepare for the fall payment process, we have received several questions about Access Missouri award amounts, need, and packaging with the A+ reimbursement, and would like to offer the following reminders.

[Award Amounts](#)

The estimated Access Missouri awards are currently set at the statutory maximum for students with an expected family contribution (EFC) of \$12,000 or less for each institutional sector. While we anticipate that the final award amounts will remain at the statutory maximum, the final eligibility determination will not be made until after all applicant information is received with the last FAFSA download, which is tentatively scheduled for August 21, 2008. The 2008-2009 estimated awards were initially set at 2007-2008 levels in March 2008 and were increased to the statutory maximum in early May.

[Need](#)

For the Access Missouri program, need is based on a student's EFC rather than cost of attendance (COA). This method of determining need represents a significant change from the Charles Gallagher and Missouri College Guarantee programs, where a student's need was determined by subtracting the EFC from the institution's COA. (The Charles Gallagher program also took estimated Pell into consideration when determining need.)

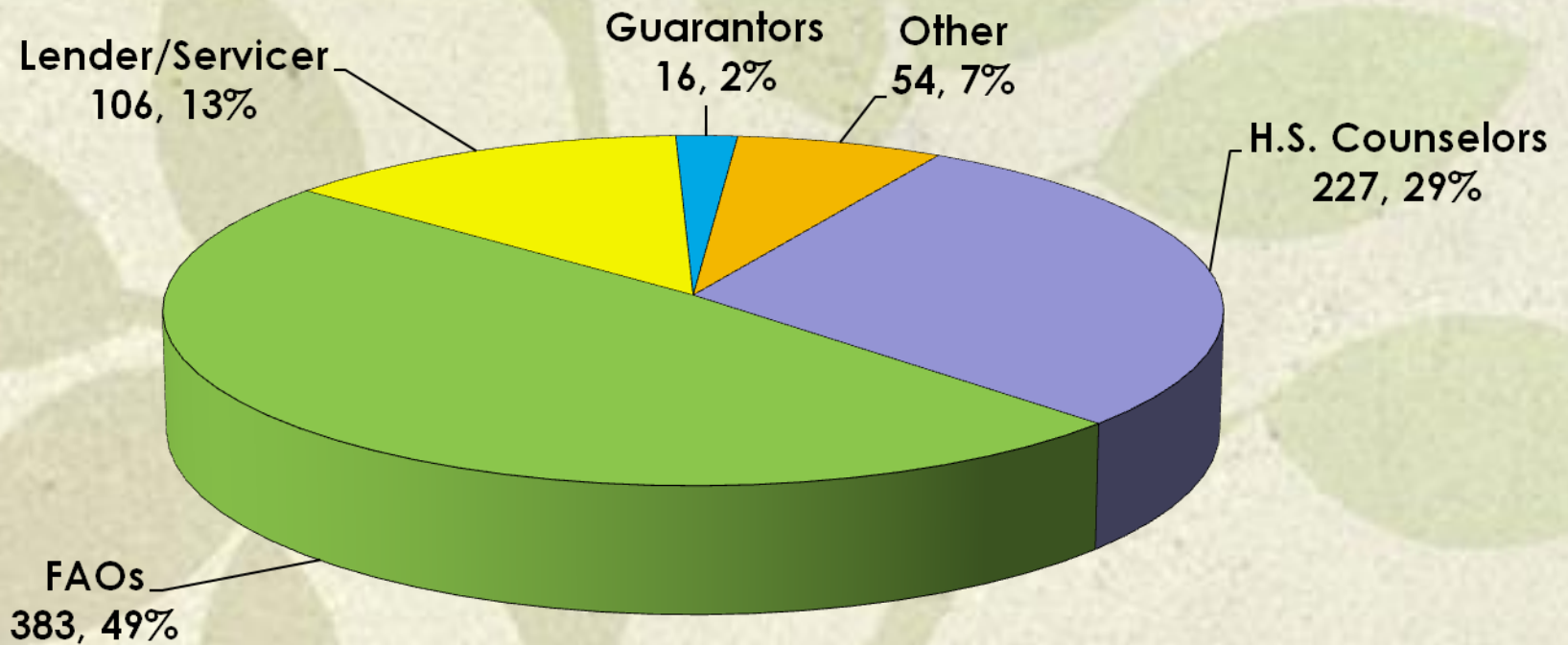
Under Access Missouri, students with an EFC of \$12,000 or less are considered to have demonstrated financial need for the Access Missouri program. Students do not have to demonstrate financial need where need is calculated by subtracting the EFC from the COA. However, a student's total state aid, excluding loans and strictly merit based aid, cannot exceed COA. Therefore, a student's Access Missouri award amount may need to be reduced if the total aid package exceeds COA.

[Access Missouri and A+](#)

Generally, there are two questions that come up when discussing how an Access Missouri award fits into a financial aid package that also includes the A+ reimbursement.

The first relates to what the Access Missouri award adjustment should be. The authorizing statute says the Access Missouri award must be reduced by the amount of a student's A+ reimbursement. This means if the amount of the A+ reimbursement is greater than or equal to the Access Missouri award, the student should not receive an Access Missouri award. For example:

E-Distribution Messages



Default Prevention Grant Program

- Offers Missouri institutions up to \$25,000 annually to provide trainings on debt management, financial literacy, and default prevention activities
- DP Grant cumulative awards \$4,972,617 through SFY09
- Currently 26 institutions participate in the program



What's NEW at the MDHE?



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Federal Default Fee (FDF)

- Full subsidy on MDHE-guaranteed loans guaranteed on or after July 1, 2008 and through June 30, 2009
- Must be attending a Missouri school
- PLUS and Stafford Loans
- Fee evaluated on a yearly basis



Missouri LLR Program

- Missouri's LLR plan submitted to USDE May 16
- Only Missouri's state-designated guarantor may guarantee and make LLR loans in Missouri
 - DCL GEN-08-05 (page 2)
 - HEA 428(j)
 - 34 CFR 682.401(c)
- LLR funding sources
 - Missouri will have a pool of available LLR lenders
 - MDHE may also fund LLR loans
 - Federal advances available to MDHE, if needed



Lender of Last Resort

The Missouri Department of Higher Education is committed to "Building Missouri's future . . . by degrees," and the MDHE's LLR program is one more crucial service for the state. As Missouri's state-designated FFELP guarantor, the MDHE has a Lender of Last Resort (LLR) program to assist Missouri students and schools in locating a student loan lender, if needed. (The [MDHE's eligible lender list](#) is still hundreds strong.)

Key points about Missouri's LLR program include:

- As Missouri's designated FFELP guarantor, only the MDHE may guarantee and make LLR loans within the state of Missouri. National guarantors may NOT. DCL 08-05 states, " . . . pursuant to section 428(j) and 34 CFR 682.401(c), the state designated guaranty agency is statutorily responsible for students attending the institutions in, and those students who are residents of, their designated state(s). Therefore, the designated guaranty agency for a state may make . . . LLR loans only to students attending an institution located in that state or to a resident of that state attending an institution in another state."
- From the borrower's perspective, the difference between normal FFELP loans and LLR loans is that the source of the funding may be different and that LLR loans may not have [the fees](#) subsidized. The borrower still has all of the same eligibility requirements and the same rights and responsibilities.

Also, any Missouri postsecondary institutions having trouble locating FFELP lenders for their borrowers must contact the MDHE to pursue "any institution-wide certification of the need for LLR loans" (DCL 08-05 page 2). In the past, LLR loans were to be available only

MODEL Direct/ATOM

- New password functionality, summer 2008
- Minimal system downtime during recent years
 - MODEL Direct down a total of 33.0 hours during calendar year 2007 and 20.2 hours during 2008 YTD



High School Counselor Advisory Committee

- Committee goals:
 - Identify critical needs of college-bound students that are not currently being met
 - Provide insight into teen viewpoints and popular culture trends to help the MDHE better communicate with younger audiences
 - Identify needs of the secondary education community



Publications

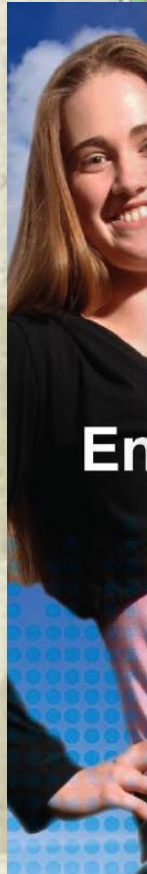
- New MDHE branding successful
- 70% increase of publication orders from SFY07 to SFY08
 - *The Source* increase by 136%
 - *Smart Approach* increase by 87%
- Distributed 197,392 printed brochures



NEW Publications 2008-09

- *College Road Map*
- *Planning for Financial Success*
- All publications can be ordered online at www.dhe.mo.gov





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Your Choice

Choosing the right lender & guarantor for your student loan

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